



PATENT

Attorney Docket No.: SE998031/1963-7291

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Application of:

Applicant(s): : Mark LINEHAN  
Serial No.: : 09/221,869 : Group Art Unit: 2764  
Filed: : December 29, 1998 : Examiner: R. Hess  
For: : FOUR-PARTY CREDIT/DEBIT PAYMENT PROTOCOL

**PRELIMINARY AMENDMENT**

Commissioner of Patents  
Washington, D.C. 20231  
Sir:

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In response to the Office Action mailed September 27, 2000 finally rejecting all claims, a  
“Continued Prosecution Application” is being concurrently filed herewith and prior to  
examination on the merits, please replace the above-identified application, as follows.

**IN THE CLAIMS:**

1. A method for electronic commerce, comprising:  
forming a four party payment protocol for electronic sales including a consumer's computer  
coupled to a merchant's computer and to an issuing bank computer via an issuer gateway, the  
merchant computer being further coupled to an acquiring bank computer;

sending from a merchant's computer over an internet network to a consumer's computer,  
a merchant message including a wallet initiation message, a merchant digital signature, and a  
digital certificate from an acquiring bank, said wallet initiation message including a payment  
amount, an order description, and a timestamp;